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Press Release

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January 21, 1999

Owners.com Unveils Powerful New Site for Home Sellers and Home Buyers

The Internet's leading real estate service re-launches with an unprecedented array of tools for home sellers and home buyers including personalization, expanded transaction tools, and more.

San Francisco, CA - January 21, 1999 - Owners.com [www.owners.com], formerly Abele Owners' Network, America's largest national listing and information service of homes for sale by-owner (FSBO), announced today that it has launched a completely re-designed and expanded version of its online real estate service. The re-launch incorporates an entirely new interactive flowchart of the real estate transaction, new mortgage/buyer tools, and personalization designed for consumers working alone or with a Realtor®. For those selling their homes by owner, Owners.com is a powerful marketing and information resource.

"Based on extensive customer research, and the input of our industry-leading corporate partners, we have brought together a suite of unprecedented home selling and home buying tools to one Internet address - Owners.com," said Hans Koch, co-founder and CEO. "Our site can now serve as a command center for any buyer or seller, whether they are going 'FSBO' or using a real estate broker."

The new site uses personalization to allow buyers and sellers to customize and save valuable tools and information, communicate with one another, and manage every step in the process. Tools such as a new Seller Net Calculator, developed in conjunction with First American Title allow a seller to accurately calculate the net proceeds, after closing costs, of their home sale. Online auctions, offered in partnership with CityAuction, enable home owners to efficiently sell their household possessions and find furnishings for their next residence. Whether it's antiques, stereo systems, or ski equipment, home owners can reach thousands of buyers and sellers, locally and nationally.

"Owners.com is clearly innovating the real estate industry by using the

power of the Internet to allow consumers to take control of selling or buying a home, saving thousands of dollars in the process," said Andy Rebele, CityAuction's Founder. "CityAuction is excited to partner with Owners.com. Our local, online auction capabilities are a great complement to Owners.com's home marketing and transaction services."

The new site also features a completely new Loan Center, Closing Services Center, and Personal Finance Center. For buyers, the new Loan Center has been expanded to include industry leading mortgage partners, Countrywide Home Loans, LoanWorks, E-LOAN, and HomeShark, giving access to the widest array of lending options on the Internet. Other new content partners include: First American Title Insurance Company, InsWeb, iCreditReport.com, American Home Shield, Vista E/Risk, Resicom and many more.

"Today, consumers have many options for selling their home. Owners.com provides an excellent channel for the consumer who is comfortable with the complexities of buying and selling property. Countrywide's participation with Owners.com greatly enhances the delivery of Countrywide products and services to consumers who sell their own homes," said Cameron King, Executive Vice President of Countrywide Home Loans.

"A quick look at history shows that Owners.com is a company that understands how to empower a for sale by owner Real Estate transaction. We have great confidence that Owners.com will offer FSBO customers what they have wanted all along, an easy and powerful way to sell or purchase a home," said Keith Smith, LoanWorks Vice President, Electronic Commerce. "The fact that Owners.com has partnered with key national lenders like LoanWorks is also a testament to their commitment to this new medium. What we have is the best of the best in on-line real estate, teaming with the best of the best home lenders. This team has combined to build a consumer oriented Real Estate site like none other."

Homeowners can post their property for sale on Owners.com 24 hours a day, commission-free. Listings include maps, details, color photographs, buyer pre-qualification tools and more. Customized yard signs and other home-selling resources are also available for purchase at Owners.com. Homeowners without Internet access may call toll free at 1-800-273-7322 and request that a listing form and information packet be sent to them.

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About Owners.com:

Owners.com (formerly Abele Owners' Network) was introduced in May 1996 as the first national "by owner" real estate service. Since its launch, Owners.com has marketed more than 200,000 residential properties in all 50 states on its online service. Among the Owners.com's awards, the site was named "the best for-sale-by-owner network" by The Wall Street Journal, featured as one of PC Magazine's "Top 100 Web Sites" [8/97, 11/97, 3/98], and recognized as a Snap.com Editor's Choice Site.

Owners.com has developed partnerships with companies such as American Home Shield, City Auction, Countrywide Home Loans [NYSE: CCR], E-LOAN, Vista E/Risk, First American Title [NYSE:

FAF], HomeShark, InsWeb, Loanworks [a service of IndyMac Mortgage Holdings, NYSE: NDE], iCreditReport.com, National School Reporting Service, and Yahoo! [NASDAQ: YHOO] to offer powerful transaction and marketing support for homeowners selling their homes by owner.

Owners.com and Abele Owners' Network are trademarks of Owners.com, Inc. Owners.com, Inc. is a privately held company with headquarters in San Francisco, CA.

About Countrywide Home Loans:

Founded in 1969, Countrywide Credit Industries, Inc. originates, purchases, sells and services loans for single-family homes through its primary subsidiary, Countrywide Home Loans, Inc. A member of the S&P 500, the company is headquartered in Calabasas, California and has more than 11,000 employees with over 500 offices across the nation. Contact Countrywide through their Web site at www.countrywide.com, or call toll free at 800-479-8930.

About LoanWorks:

LoanWorks is a division of one of the largest home loan investors in the nation. LoanWorks is dedicated to providing personalized service that is fast, flexible and convenient. Contact LoanWorks on the Web at <http://www.loanworks.com>, or call toll free at 800-731-0383.

About CityAuction:

CityAuction (www.cityauction.com) is a leading person-to-person online auction community that provides an entertaining and time-saving way to trade thousands of items - from laptops to boats - in a local and global marketplace. The site features an integrated escrow service and allows sellers to target the geographic scope of an auction, designating it as local-only, national, or worldwide. Founded in 1997, CityAuction is based in San Francisco and has signed a definitive agreement to become a subsidiary of Ticketmaster Online-CitySearch Inc. [Nasdaq: TMCS].

For more information, contact:

Owners.com, Inc.
Corporate Communications Dept.
TEL 415.427.1000 x104
EMAIL pr@owners.com

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THE ABELE OWNERS' NETWORK OF HOMES FOR SALE BY OWNER

Search By State



St



owners.com



SEARCH FOR A HOME



LIST YOUR HOME



LISTING MAINTENANCE



THE LOAN CENTER



MARKETPLACE



INFORMATION & RESOURCES



WHAT THEY'RE SAYING



SPONSORSHIPS



HELP



CONTACT US



The National Resource for Homes Sold By Owner

EXPRESS Home Search

Alabama



Choose a State

Or

Go To A Listing ID

What's in the **NEW** Abele Owners' Network?



New Listing Rating System. Know how much information is in the listing before you click.



New! Check Comparable Home Sales while you're looking at a listing (*currently available in 22 states*).



New Vacant Land Category. Whether you are looking for, or looking to sell, vacant land.



3 New Property Listing Packages when you're ready to list your home.



New School Information available in most areas - right from the listing. Get basic information or order a detailed report.



New Search Engine makes it even easier to find the home of your dreams.



New Property Mapping available on most properties, right from the listing.



New Graphics & Enhanced Site Navigation for easy maneuvering around the site.



New Library gives you access to 30 books available on buying or selling a home.



Improved Customer Service to help you in the sale or purchase of a home.

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www.OWNERS.COM

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THE ABLE OWNERS' NETWORK OF HOMES FOR SALE BY OWNER

Search By State



Welcome to the Owners Network! ADD your listing here.



SEARCH FOR
A HOME

[Add A Premier Listing](#)



LIST YOUR
HOME

[Add A Premier Listing](#)[Add A Premier Listing](#)



LISTING
MAINTENANCE



THE LOAN
CENTER



MARKETPLACE



INFORMATION
& RESOURCES

[Add A Standard Listing](#)



WHAT THEY'RE
SAYING

[Add A Standard Listing](#)



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HELP

[Add A Limited Listing](#)



CONTACT US

[Add A Limited Listing](#)

- Deluxe Package
- Free CUSTOMIZED Yard Sign
- 1st Priority in Search Results
- 5 Pictures Included
- Custom Tagline - for more attention
- 8 times the response*

- Standard Package
- 2nd Priority in Search Results
- 1 Picture Included
- 4 times the response*

- Limited Package
- Lowest Priority in Search Results

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To Edit or Delete an Existing Listing: [Click Here.](#)

* Based on national averages, 800% more people click on premier listings and 400% more people click on standard listings when compared to limited listings.

NOTE: All listings allow for complete information, but only the standard and premier packages allow pictures. Please understand that while all of our listings are seen, our research reveals that 800% more people click on premier listings with pictures. (Don't worry we will tell you exactly how to get the picture to us) Also, premier listings are displayed first in the search results, then standard, and finally limited. All listings are maintained in the system for a period of four (4) months, unless extended or cancelled by the owner. Extensions will continue for an additional period of three months, unless cancelled by the owner. All listings will be reviewed for content and completeness. Because of the volume of new listings, please allow 2-3 business days for your listing to appear on the service from the time it is received. Pictures will be included within 5 days of receipt.

If you have further questions that are not answered here, please consult the [HELP](#) portion of the Owners' Network.

www.OWNERS.com

[\[ADD a Listing\]](#) [\[Listing Maintenance\]](#) [\[Search By State\]](#) [\[Marketplace\]](#)
[\[Go To A Listing\]](#) [\[Email Updates\]](#) [\[Info Resources\]](#) [\[Sample Listing\]](#) [\[Site Overview\]](#)
[\[Help & Information\]](#) [\[What they're saying...\]](#) [\[Sponsorships\]](#) [\[Contact Us\]](#)

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THE ABELE OWNERS' NETWORK OF HOMES FOR SALE BY OWNER

Search By State



GO

get the books you want

but don't leave your chair.
to visit our Library.
click here



SEARCH FOR
A HOME



LIST YOUR
HOME



LISTING
MAINTENANCE



THE LOAN
CENTER



MARKETPLACE



INFORMATION
& RESOURCES



WHAT THEY'RE
SAYING



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HELP



CONTACT US



Adding Your Home

Note: If you are currently entering a listing you can press the "BACK" button on your browser to go back to where you were in the entry screen.

1. Go to "List Your Home" to Select a Listing Package.

To enter a new listing select List Your Home from the toolbar to go to the main Listing Screen. This screen allows you to add your property listing in the Owners' Network database. Review the available Listing Packages (Limited, Standard, and Premier) and choose the plan that works for you. If instead, you would like to edit or delete an existing listing, make sure that you have your **Password** and **Listing ID**, and then select Listing Maintenance.

2. Enter The Details About You and Your Home.

Depending on the Listing Package that you have selected, The listing entry Form allows you to enter all of the details about your home, so that potential buyers can locate your home quickly and easily. A couple of things to note:

- **Photos sell.** If you purchase the Standard or Premier listing, be sure to arrange for a picture to be included with your listing. If you select a Limited listing, take a moment to review the marketing advantages of a Listing "Upgrade".
- **Notes sell.** Filling out the notes section of the listing helps sell homes. If you have purchased the Standard or Premier listing, be sure to enter detailed notes for your listing. A brief description personalizes the home for the Buyer and makes it memorable to the Buyer. If you have a Limited listing, take a moment to review the marketing advantages of a Listing "Upgrade".

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- The Entry Form gives us a little information about you so that we can contact you with questions or information about your listing. If you have an email address, please enter it here so that we can make sure that all of your listing is correct, and keep you updated of any changes to your listing.
- The property address, city, state and zip code fields are required for both you and the property so that we can uniquely identify your listing within our database. Including your property address will greatly enhance your listing with features such as sales comparables, business directory information, and mapping.
- The password field is required so that you can edit your listing later online and update the information as you wish.
- The phone number field is required so that potential customers can locate you when they are interested in your home.
- We strongly encourage you to enter notes/comments about the property with your listing (Standard and Premier listings only). The notes can personalize the property and make it stand out from the others.

The notes field does not wrap text automatically for you, but your notes will be automatically formatted to be displayed properly with your listing. You can use the enter key to make it easier for you to see your notes. The text will still be formatted correctly for your listing. You probably should not enter more than 4 or 5 lines of text in the notes field, so that potential buyers can see and print all of your information on one page.

3. Check the Sample Listing of Your Home.

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Take a look at the sample listing of your home to see if all of the information looks correct. Remember that the phone number will be formatted for you when we receive your complete listing information. If you would like to make any changes to your listing or customer information, you can do so by clicking on the *"Edit Listing Information"* or *"Edit Customer Information"* links on the bottom of the page. Once you are done entering and editing all of the information about your home and yourself, select *"Done"* at the top or bottom of the Sample Listing page.

4. Add Pictures.

If you have selected a Standard or Premier listing and are ready to add pictures of your home to your listing so that potential buyers can *SEE* your home, you can email pictures to us at pictures@owners.com. If you are sending the photos/images via email, please save the pictures in .gif format (including your Listing ID as the name of the file: YOURID.gif), put the Listing ID number as the subject of the message, and include any short (up to 3 lines) description of the picture in the body of the message. If you would like us to scan and enter your pictures, you can

mail pictures of your home to us at the address below and we will put them on the site with your listing. Please note: if you are mailing your picture to us and would like it returned to you, also include a self-addressed, stamped envelope with the pictures.

The picture(s) that you add with your listing will appear as this size.



Thank you for your listing on Abele Owners' Network!

Our Address Is:

Abele Owners' Network
c/o Abele Information Systems, Inc.
164 Townsend, Suite 9
San Francisco, CA 94107
Phone: 415.427.1000 Fax: 415.427.1001

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Filters

Mortgages

Insurance

Money & Credit

Closing

Search Homes

State:



Listing ID:



List My Home

Premier \$289
Standard \$99
Trial Free
Owners' Agent Network

Shortcuts

My Desktop / Sign On
Get an Agent
Prequalify for a Loan
Free Email Updates
Agent Sign Up

Buyers

Buyer Handbook
Tools & Services
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Equal Housing
Opportunity

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Listing Options

Properly marketing your home is the best way to sell it quickly and easily. Owners.com offers you a wide range of tools to help you market your own property like a professional!

Each listing package, including our free trial package, offers you a listing with at least one photograph on our web site. And of course, when you list your property with Owners.com, you automatically setup a Personal Desktop that allows you to take full advantage of all the features of our site. But our services don't end there.

Virtual Tours



Tours

Using the most innovative technology available, this convenient service provides buyers with the most compelling and accurate view of your home. A professional photographer will ensure your house is seen in the most flattering light. Includes four panoramic tours of your choice.

Availability: Premier Package only

First Priority in Search Results

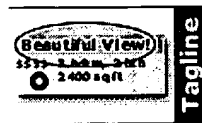


Priority

As a special feature, we offer the option of ensuring that your property is returned as close to the top of a buyer's search results as possible. This guarantees that your listing will be one of the first a potential buyer sees.

Availability: Premier and Standard Packages only

Custom Tagline

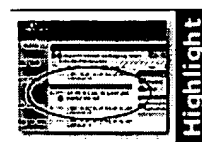


Tagline

One of the best ways to highlight your listing is with a customized tagline. Make your listing stand out with a catch phrase like "Incredible Offer" or "Wonderful View of the Lake". Statements such as these create interest in your property, and make the buyer more likely to view your listing.

Availability: Premier Package only

Highlighted Listing



Highlight

We can highlight your listing to separate it from the crowd. This helps your listing stand out among a buyer's search results.

Availability: Premier Package only

Listing Features

Listing Features

- Owners.com offers many special features that will help you sell your home.
- Please review this list, and notice which Listing Packages offer which features.

Internet Distribution



Owners.com is the largest and best national For Sale By Owner (FSBO) database. However, there are other major web sites, such as Yahoo! and Homeshark, that compile databases such as ours to offer buyers another venue for finding your property on the web. In order to give your property as much exposure as possible, we have formed strategic partnerships with these sites to list your home in as many places as possible. Your property will appear in search results for these other sites free of charge!

Availability: Premier, Standard and Trial Packages only

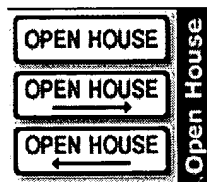
Customized Yard Sign



Reach buyers outside of the web with your very own, customized yard sign! Your yard sign will be imprinted with your telephone number and **Owners.com** listing ID (as well as the **Owners.com** URL) so that buyers can call you, or go online and check out your listing. This attractive, professionally crafted sign helps attract attention you need to sell your property.

Availability: Premier and Standard Packages only

Open House Kit



When you decide to have an open house, you'll need clear visuals to help buyers find and identify your property. The Open House Rider hangs below your Yard Sign to do just that!

Availability: Premier Package only

Brochure Information Tube



Most buyers who come by to see your property like to take something with them regarding your property. The Information Tube can be affixed below a Yard Sign to hold the pamphlets you wish to distribute. Buyers can easily take one with them, even when you're not home!

Availability: Premier Package only

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